

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Shane M. Shreffler
Charity L. Shreffler
Debtors

Case No. 14-00258-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: DGeorge
Form ID: 3180W

Page 1 of 2
Total Noticed: 29

Date Rcvd: May 24, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 26, 2019.
db/jdb

+Shane M. Shreffler, Charity L. Shreffler, 1010 Clouser Hollow Road,
New Bloomfield, PA 17068-8609
cr +Specialized Loan Servicing LLC, 14841 Dallas Parkway Suite 425, Dallas, TX 75254-8067
cr +Specialized Loan Servicing LLC, 14841 Dallas Parkway Suite 300, Dallas, TX 75254-7883
cr +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
4978206 +Buckley Madole, P.C., 9441 LBJ Freeway, Suite 250, Dallas, TX 75243-4640
4436116 +CHASE, PO BOX 24696, COLUMBUS, OH 43224-0696
4496894 +CHASE RECORDS CENTER, ATTN: CORRESPONDENCE MAIL, MAIL CODE: LA4-5555, 700 KANSAS LANE,
MONROE, LA 71203-4774
4480514 Capital Tax Collection Bureau, PO Box 60547, Harrisburg, PA 17106-0547
4436118 +FIFTH THIRD BANK, 5050 KINGSLEY DR, CINCINNATI, OH 45227-1115
4436119 +FST NTL BK MIFFLINTOWN, PO BOX 96, MIFFLINTOWN, PA 17059-0096
4450733 +Fifth Third Bank, P.O. Box 9013, Addison, Texas 75001-9013
4447775 +First National Bank of Mifflintown, P O Box 96,, Mifflintown, PA 17059-0096
4436125 +SECRETARY OF THE TREASURY, 15TH AND PENN AVENUES NW, WASHINGTON, DC 20220-0001
4436126 +STEVEN GOULD, ESQUIRE, OFFICE OF ATTORNEY GENERAL, FINANCIAL ENFORCEMENT SECTION,
HARRISBURG, PA 17120-0001
4896740 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
Highlands Ranch, Colorado 80129-2386
4896741 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC,
8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
4436127 +UNITED STATES ATTORNEY, HARRISBURG FEDERAL BUILDING, 228 WALNUT STREET, SUITE 220,
HARRISBURG, PA 17101-1738
4436128 +UNIVERSITY ACCOUNTING SE, PO BOX 918, BROOKFIELD, WI 53008-0918
4436129 US DEPT OF JUSTICE, 950 PENNSYLVANIA AVE NW, WASHINGTON, DC 20530-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4436115 EDI: BANKAMER.COM May 24 2019 23:13:00 BANK OF AMERICA, P.O. BOX 982235,
EL PASO, TX 79998
4436117 +EDI: WFNBN.COM May 24 2019 23:13:00 COMENITY BANK/TALBOTS, PO BOX 182120,
COLUMBUS, OH 43218-2120
4436120 +EDI: RMSC.COM May 24 2019 23:13:00 GE MONEY BANK/GAP, PO BOX 965005,
ORLANDO, FL 32896-5005
4436121 EDI: IRS.COM May 24 2019 23:13:00 INTERNAL REVENUE SERVICE, PO BOX 7346,
PHILADELPHIA, PA 19101-7346
4436122 +E-mail/Text: unger@members1st.org May 24 2019 19:12:08 MEMBERS FIRST FCU,
5000 LOUISE DRIVE, MECHANICSBURG, PA 17055-4899
4436123 E-mail/Text: Bankruptcies@nragroup.com May 24 2019 19:12:11 NATIONAL RECOVERY AGENCY,
PO BOX 67015, HARRISBURG, PA 17106-7015
4436124 E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 24 2019 19:11:54 PA DEPARTMENT OF REVENUE,
DEPARTMENT 280946, ATTN BANKRUPTCY DIVISION, HARRISBURG, PA 17128-0946
4470952 E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 24 2019 19:11:54
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
Harrisburg, PA 17128-0946
4455265 EDI: Q3G.COM May 24 2019 23:13:00 Quantum3 Group LLC as agent for, Comenity Bank,
PO Box 788, Kirkland, WA 98083-0788
4455646 EDI: Q3G.COM May 24 2019 23:13:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

5166525 Specialized Loan Servicing LLC, 14841 Dallas Parkway, Suite 300, Dallas,
cr* +SPECIALIZED LOAN SERVICING, LLC, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883
TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 26, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 24, 2019 at the address(es) listed below:

Alexandra Teresa Garcia on behalf of Creditor Specialized Loan Servicing LLC
ecfmail@mwclaw.com, ecfmail@ecf.courtdrive.com
Charles J DeHart, III (Trustee) TWecl@pamd13trustee.com
James Warmbrodt on behalf of Creditor Specialized Loan Servicing LLC bkgroup@kmlawgroup.com
Jerome B Blank on behalf of Creditor JPMorgan Chase Bank, National Association pamb@fedphe.com
Jerome B Blank on behalf of Creditor SPECIALIZED LOAN SERVICING, LLC pamb@fedphe.com
Johanna Hill Rehkamp on behalf of Debtor 1 Shane M. Shreffler jhr@cclawpc.com,
jlaughman@cclawpc.com;jbartley@cclawpc.com
Johanna Hill Rehkamp on behalf of Debtor 2 Charity L. Shreffler jhr@cclawpc.com,
jlaughman@cclawpc.com;jbartley@cclawpc.com
Kevin S Frankel on behalf of Creditor Specialized Loan Servicing LLC pa-bk@logs.com
Martin A Mooney on behalf of Creditor Fifth Third Bank ahight@schillerknapp.com,
kcollins@schillerknapp.com;tshariff@schillerknapp.com
Robert E Chernicoff on behalf of Debtor 2 Charity L. Shreffler rec@cclawpc.com,
jbartley@cclawpc.com;jlaughman@cclawpc.com;jhr@cclawpc.com
Robert E Chernicoff on behalf of Debtor 1 Shane M. Shreffler rec@cclawpc.com,
jbartley@cclawpc.com;jlaughman@cclawpc.com;jhr@cclawpc.com
Thomas Song on behalf of Creditor SPECIALIZED LOAN SERVICING, LLC pamb@fedphe.com
United States Trustee ustregion03.ha.ecf@usdoj.gov

TOTAL: 13

Information to identify the case:

Debtor 1 **Shane M. Shreffler**
First Name Middle Name Last Name
Debtor 2 **Charity L. Shreffler**
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **1:14-bk-00258-HWV**

Social Security number or ITIN **xxx-xx-7223**
EIN --
Social Security number or ITIN **xxx-xx-7152**
EIN --

Order of Discharge

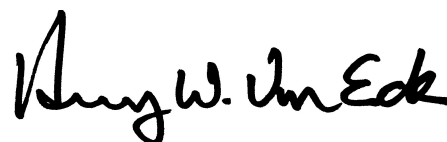
12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Shane M. Shreffler

Charity L. Shreffler
fka Charity L. Stoner

By the
court:

Honorable Henry W. Van Eck
United States Bankruptcy Judge

By: DGeorge, Deputy Clerk

5/24/19**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.